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## DISTRICT OF NEW JERSEY UNITED STATES BANKRUPTCY COURT

Caption in Compliance with D.N.J. LBR 9004-2(c)

SCHILLER, KNAPP, LEFKOWITZ & HERTZEL LLP 716 Newman Springs Road, Suite 372 Lincroft, New Jersey 07738 (551) 280-9780 Richard Gerbino, Esq. (ID #057351993) Attorneys for Creditor TD Bank N.A. a/k/a TD Banknorth N.A.

Order Filed on October 19, 2021 by Clerk U.S. Bankruptcy Court District of New Jersey

In Re:

Mark Ranucci d/b/a Onesource Title Group Lisa Ranucci,

Debtors.

Case No.: 18-23067-mbk

Hearing Date:

Judge: Hon. Michael B. Kaplan

Chapter: 13

## CONSENT ORDER RESOLVING MOTIOIN FOR RELIEF FROM AUTOMATIC STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: October 19, 2021** 

Honorable Michael B. Kaplan United States Bankruptcy Judge Page 2

Debtor: Mark Ranucci and Lisa Ranucci

Case No.: 18-23067-MBK

Caption of Order: Consent Order Resolving Motion for Relief from Automatic Stay

WHEREAS, TD Bank N.A. a/k/a TD Banknorth, N.A. (hereinafter "Creditor") moved for an Order, pursuant to 11 U.S.C. Section 362(d)(1), authorizing relief from automatic stay, herein; and

WHEREAS, the parties have agreed to resolve the instant dispute by this Consent Order;

NOW THEREFORE, the Creditor and Debtors hereby agree as follows:

- 1. That the Debtors will continue to make the regular monthly payments pursuant to the terms of the Home Equity Line of Credit Agreement and Disclosure Statement and Mortgage in a timely fashion commencing with the payment due on or before September 1, 2021.
- 2. In the event Debtors fail to make any payment called for in this Consent Order thirty (30) days of the due date, Creditor may submit a certification of default and a proposed Order for Relief from Automatic Stay to the Court and serve a copy of such certification of default upon the Debtors and counsel for Debtors. Fourteen (14) days after receipt of a certification of default, the Court will enter an Order granting the Creditor relief from the automatic stay unless the Debtors have filed an objection to the certification of default specifying reasons for the objection; in which case the Court will set a hearing on the objection.

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Debtor: Mark Ranucci and Lisa Ranucci

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Caption of Order: Consent Order Resolving Motion for Relief from Automatic Stay

3. The Debtors shall reimburse the Creditor through the Chapter 13 Plan for its attorneys' fees in the amount of \$350.00 and costs of \$188.00 for bringing the motion for relief from the automatic stay.

/s/ Richard Gerbino

Richard Gerbino, Esq.
Attorney for Creditor
Schiller, Knapp, Lefkowitz & Hertzel, LLP
716 Newman Springs Road, Suite 372
Lincroft, New Jersey 07738

Dated: September 23, 2021

/s/ Brian Gregory Hannon

Brian Gregory Hannon, Esq.

Attorney for Debtor

Law Office of Norgaard O'Boyle

184 Grand Avenue

Englewood, New Jersey 07631

Dated: September 23, 2021